

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

SAFI M. HANAFY,

Case No.:

22-19052 VFP

Judge:

Vincent F. Papalia, USBJ

Debtor(s)

Chapter 13 Plan and Motions

☒ Original

☐ Modified/Notice Required

Date: DECEMBER 5, 2022

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR

Initial Debtor: SH

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 450 per MONTH to the Chapter 13 Trustee, starting on
December of 2022 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: 151 Burhans Avenue, Haledon, New Jersey 07508 (Mortgage Held by Pnc Bank)

Proposed date for completion: 5/31/23 or as extended**

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

** Trustee is to make payments on mortgage arrears, due to Pnc Bank (First mortgage encumbering real property located at 151 Burhans Avenue, Haledon, New Jersey), pending completion of loan modification. Mortgage arrears, due to Pnc Bank, to be addressed through loan modification, to the extent not paid through plan payments. Loan modification to be completed, on or before May 31, 2023, or as extended by the Court through loss mitigation.

Debtor to make loss mitigation payment, not regular monthly mortgage payment, to Pnc Bank, pending completion of loan modification.

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,750
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Pnc Bank	MORTGAGE ARREARS REGARDING REAL PROPERTY LOCATED AT 151 BURHANS AVE., HALEDON, NEW JERSEY	\$240,000, TRUSTEE IS TO PAY MORTGAGE ARREARS PENDING COMPLETION OF LOAN MODIFICATION.	N/A	\$240,000 TRUSTEE IS TO PAY MORTGAGE ARREARS PENDING COMPLETION OF LOAN MODIFICATION.	Loss mitigation payment, not regular monthly mortgage payment, to be paid by the Debtor directly to Pnc Bank, starting 12/1/2022 et. seq.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

i. Pnc Bank, mortgage encumbering real property located at 10 Lee Avenue, Haledon, New Jersey, no arrears, continued payments, property not owned by the Debtor. Continued payments, by Debtor's mother, directly to Pnc Bank, on mortgage regarding this property, no arrears.

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
HALEDON BOROUGH, TAX COLLECTOR	REAL ESTATE TAX ARREARS PERTAINING TO REAL PROPERTY LOCATED AT 151 BURHANS AVENUE, HALEDON, NEW JERSEY	\$0 OR UNKNOWN
NEW CENTURY FINANCIAL SERVICES, INC.	JUDGMENT AGAINST REAL PROPERTY LOCATED AT 151 BURHANS AVENUE, HALEDON, NEW JERSEY	\$5,158, PAYMENT IN FULL OF THIS OBLIGATION

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees and Supp. Counsel Fees (Fully Paid before other claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below why the plan is being modified:	Explain below how the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: DECEMBER 2, 2022

/S/ SAFI M. HANAFY
Debtor

Date: _____

Joint Debtor

Date: DECEMBER 2, 2022

/S/ HERBERT B. RAYMOND, ESQ.
Attorney for Debtor(s)

In re:
Safi M Hanafy
Debtor

Case No. 22-19052-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 06, 2022

User: admin
Form ID: pdf901

Page 1 of 10
Total Noticed: 216

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2022:

Recip ID	Recipient Name and Address
db	+ Safi M Hanafy, 151 Burhans Avenue, Haledon, NJ 07508-1441
519764695	+ American Express Legal LLC, 500 North Franklin Turnpike, PO Box 278, Ramsey, NJ 07446-0278
519764701	+ Apotaker & Scian PC, PO Box 5496, Mount Laurel, NJ 08054-5496
519764702	+ Apothaker Scian PC, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
519764703	+ Apothaker & Associates, PC, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
519764704	+ Asmaa Hanafy, 151 Burhans Avenue, Haledon, NJ 07508-1441
519764711	Bank of America, 4461 Piedmont Parkway, Greensboro, NC 27410
519764721	+ Barnet Hospital, 1 E 35th Street, Paterson, NJ 07514-1311
519764720	+ Barnet Hospital, 680 Broadway, Paterson, NJ 07514-1524
519764725	+ Borough of Haledon, Attn: Tax Collector, 510 Belmont Avenue, Haledon, NJ 07508-1626
519764726	+ Borough of Haledon NJ, Attn: Tax Collector, 510 Belmont Avenue, Haledon, NJ 07508-1626
519764727	+ Borough of Haledon, NJ, Attn: water / sewer, 510 Belmont Avenue, Haledon, NJ 07508-1626
519764747	+ Cardmember Services, PO Box 8982, Madison, WI 53708-8982
519764749	+ Celentano. Stadtmauer & Walentowicz, PO Box 2594, 1035 Route 46 East, Clifton, NJ 07013-7481
519764748	Celentano. Stadtmauer & Walentowicz, PO Box 2594, Clifton, NJ 07015-2594
519764775	+ Citicorp Cedit Services, PO Box 39308, Solon, OH 44139-0308
519764778	+ Citizens Bank, 100 Sockanosset Crossroads, Cranston, RI 02920-5565
519764779	+ Citizens Bank, Asset Disposition Redemption Specialist, 100A Sockanossett Crossroad, RDC100, Cranston, RI 02920-5539
519764780	+ Citizens Bank, PO Box 42115, Providence, RI 02940-2115
519764781	+ Citizens Finance Corporation, PO Box 844, Wausau, WI 54402-0844
519764798	Foster & Garbus, PO Box 9030, Farmingdale, NY 11735
519764799	+ Foster and Garbus, 500 Bi-County Blvd., Suite 300, West Wing, Farmingdale, NY 11735-3988
519764801	+ Gerald Sherman, Attn: Paul Grosso, ESQ, 172 Market Street, Elmwood Park, NJ 07407-1413
519764802	+ Haledon Tax Collector, Attn: Tax Collector, 510 Belmont Avenue, Haledon, NJ 07508-1626
519764813	Kohls/chase, N58 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051
519764814	+ LDW Benefits Payment Control, PO Box 650, Trenton, NJ 08646-0650
519764823	+ Macy's, PO Box 71359, Philadelphia, PA 19176-1359
519764826	Macy's Visa, PO Box 90098, West Chester, OH 45071
519764831	+ Maher Alqarallah, 15 Brookview Drive, Haledon, NJ 07508-2600
519764832	+ Martone & Uhlmann ESQ, 777 Passaic Avenue, Suite 535, Clifton, NJ 07012-1874
519764833	+ Martone & Uhlmann PC, 777 Passaic Avenue, Suite 535, Clifton, NJ 07012-1874
519764834	+ Mattleman, Weinworth, & Miller ESQ LLP, 401 Route 70 East, Suite 100, Cherry Hill, NJ 08034-2410
519764841	+ Mohammad Zughbi, 55 3rd Avenue, Paterson, NJ 07524-1560
519764847	NYC Department of Finance, Parking Violations Operations, JAF Station, PO Box 1724, New York, NY 10116-1724
519764849	+ NYC Department of Finance, Parking Violations Operations, Peck Slip Station, PO Box 2337, New York, NY 10272-2337
519764848	+ NYC Department of Finance, Parking summons, PO Box 2057, New York, NY 10272-2057
519764852	+ NYC Parking Violations, Church Street Station, PO Box 3611, New York, NY 10008-3611
519764859	PNC Bank, Attn: Consumer Assistance Team, PO Box 1326, Pittsburgh, PA 15230
519764869	+ PNC Bank, Attn: Mortgage Service Center, PO Box 3714558, Pittsburgh, PA 15250-0001
519764860	PNC Bank, Attn: Mortgage Service Center, PO Box 371458, Summit Hill, PA 18250
519764875	PNC Bank, PO Box 4700, Wilkes Barre, PA 18773-4700
519764874	PNC Bank, PO Box 15397, Wilmington, DE 19886-5397
519764866	PNC Bank, Po Box 5370, Cleveland, OH 44101
519764892	++ PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 address filed with court:, PRA III , LLC, PO Box 12914, Norfolk, VA 23541

District/off: 0312-2

User: admin

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Total Noticed: 216

519764853 + Paul a Grosso, ESQ, 172 Market Street, Elmwood Park, NJ 07407-1413
519764858 + Pnc Bank, 103 Bellevue Pkwy, Wilmington, DE 19809-3701
519764902 + Prism, P0 Box 6497, Sioux Falls, SD 57117-6497
519764915 Sears, PO Box 182459, Columbus, OH 43218
519764928 Selip & Stylianou, LLC, Attorneys At Law, PO Box 914, Paramus, NJ 07653-0914
519764929 + Selip and Stylianou, PO Box 9004, Melville, NY 11747-9004
519764931 + Selip and Stylianou, 199 Crossways Park Drive, PO Box 393, Woodbury, NY 11797-2016
519764934 + State of New Jersey, Department of Labor, PO Box 059, Trenton, NJ 08625-0059
519764932 State of New Jersey, Department of Labor, PO Box 951, Trenton, NJ 08625-0951
519764946 TD bank, PO Box 84037, Fortson, GA 31808
519764957 + Wells Fargo Bank, PO Box 28724, Kansas City, MO 64188-8724
519764956 + Wells Fargo Bank, PO Box 30086, Los Angeles, CA 90030-0086
519764959 + Wells Fargo Card Services, PO Box 6412, Carol Stream, IL 60197-6412
519764960 + Wells Fargo Financial, PO Box 98784, Las Vegas, NV 89193-8784

TOTAL: 58

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 06 2022 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 06 2022 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: Bankruptcy.Notices@pnc.com	Dec 06 2022 20:48:00	PNC BANK, NATIONAL ASSOCIATION, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 06 2022 20:57:57	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519764706	+ Email/Text: g20956@att.com	Dec 06 2022 20:49:00	AT& Mobility Inc., One AT&T Way, Room 31104, Bedminster, NJ 07921-2693
519764707	+ Email/Text: g20956@att.com	Dec 06 2022 20:49:00	AT& Mobility Inc. AT&T Services, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
519764696	+ Email/PDF: bncnotices@becket-lee.com	Dec 06 2022 20:47:14	American Express, P0 Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
519764699	Email/PDF: bncnotices@becket-lee.com	Dec 06 2022 20:47:38	American Express, PO Box 1270, Newark, NJ 07101-1270
519764697	+ Email/PDF: bncnotices@becket-lee.com	Dec 06 2022 20:47:49	American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871
519764698	Email/PDF: bncnotices@becket-lee.com	Dec 06 2022 20:47:37	American Express, PO Box 297812, Ft. Lauderdale, FL 33329-7812
519764700	Email/PDF: bncnotices@becket-lee.com	Dec 06 2022 20:47:50	American Express, PO Box 7871, Fort Lauderdale, FL 33329
519764709	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 06 2022 20:48:00	Bank Of America, Attention: Recovery Department, 4161 Piedmont Parkway, Greensboro, NC 27410
519764708	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 06 2022 20:48:00	Bank Of America, P0 Box 982235, El Paso, TX 79998
519764716	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 06 2022 20:48:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
519764719	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 06 2022 20:48:00	Bank of America, PO Box 9000, Getzville, NY 14068-9000
519764712	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 06 2022 20:48:00	Bank of America, 100 N Tyon Street, Charlotte, NC 28255-0001

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519764710	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 06 2022 20:48:00	Bank of America, Attn: Recovery Department, PO Box 2278, Norfolk, VA 23501-2278
519764715	Email/Text: mortgagebkcorrespondence@bofa.com	Dec 06 2022 20:48:00	Bank of America, Attn: Bankruptcy, PO Box 15021, Wilmington, DE 19850
519764717	Email/Text: mortgagebkcorrespondence@bofa.com	Dec 06 2022 20:48:00	Bank of America, 475 Crosspoint Parkway, PO Box 9000, Getzville, NY 14068-9000
519764718	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 06 2022 20:48:00	Bank of America, PO Box 17645, Baltimore, MD 21297-1645
519764723	Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Dec 06 2022 20:48:00	Best Buy, PO Box 17051, Baltimore, MD 21297-1051
519764722	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Dec 06 2022 20:48:00	Best Buy, Retail Services, PO Box 5244, Carol Stream, IL 60197-5244
519764724	Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Dec 06 2022 20:48:00	Best Buy/HSBC Retail, PO Box 5244, Carol Stream, IL 60197-5244
519764735	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2022 20:47:35	Capital One, PO Box 85015, Richmond, VA 23285-5015
519764738	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2022 20:47:12	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238
519764743	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2022 20:47:02	Capital One, NA, Bankruptcy Dept., PO Box 5155, Norcross, GA 30091
519764758	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:57:57	Citibank, Attn.: Citi Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195
519764759	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:58:03	Citibank, Attn: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195
519764763	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:58:03	Citibank, PO Box 6553, The Lakes, NV 88901
519764765	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:47:39	Citibank Sd, Na, Attn: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195
519764777	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:58:03	Citicorp Credit Services, Inc., 7920 NW 110th Street, Kansas City, MO 64153
519764903	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 06 2022 20:48:00	RBS, Credit Card Services, PO Box 42010, Providence, RI 02940
519764904	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 06 2022 20:48:00	RBS, PO Box 18204, Bridgeport, CT 06601
519764906	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 06 2022 20:48:00	RBS Citizens Cc, 1000 Lafayette Blvd, Bridgeport, CT 06604
519764905	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 06 2022 20:48:00	RBS Citizens Cc, Attn: Bankruptcy Department, 443 Jefferson Blvd, Warwick, RI 02886
519764728	+ Email/Text: bankruptcy@cavps.com	Dec 06 2022 20:49:00	Calvary Investments, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
519764731	+ Email/Text: bankruptcy@cavps.com	Dec 06 2022 20:49:00	Calvary Portfolio Services, 500 Summit Lake Drive, PO Box 520, Valhalla, NY 10595-0520
519764730	+ Email/Text: bankruptcy@cavps.com	Dec 06 2022 20:49:00	Calvary Portfolio Services, Po Box 27288, Tempe, AZ 85285-7288
519764729	+ Email/Text: bankruptcy@cavps.com	Dec 06 2022 20:49:00	Calvary Portfolio Services, Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321
519764733	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2022 20:47:46	Capital One, PO Box 85617, Richmond, VA 23285-5617
519764736	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2022 20:47:02	Capital One, PO Box 85147, Richmond, VA 23276-0001
519764740	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		

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		Dec 06 2022 20:47:02	Capital One Bank, PO Box 70885, Charlotte, NC 28272-0885
519764739	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 06 2022 20:47:35	Capital One Bank, P0 Box 30281, Salt Lake City, UT 84130-0281
519764737	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 06 2022 20:47:02	Capital One Bank, Attn: General Correspondence, P0 Box 30285, Salt Lake City, UT 84130-0285
519764741	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 06 2022 20:47:46	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
519764742	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 06 2022 20:47:46	Capital One, NA, Capital One Bank (USA) N.A., P0 Box 30285, Salt Lake City, UT 84130-0285
519767836	+ Email/Text: bankruptcy@cavps.com		
		Dec 06 2022 20:49:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
519764771	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 06 2022 20:58:10	CitiCards, PO Box 6345, The Lakes, NV 88901-0001
519764761	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 06 2022 20:57:57	Citibank, PO Box 6405, The Lakes, NV 88901-6405
519764760	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 06 2022 20:47:52	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
519764767	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 06 2022 20:47:52	Citibank Sd, Na, Pob 6241, Sioux Falls, SD 57117-6241
519764770	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 06 2022 20:47:52	Citicards, PO Box 6500, Sioux Falls, SD 57117-6500
519764776	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 06 2022 20:58:03	Citicorp Credit Services, PO Box 91600, Albuquerque, NM 87199-1600
519764782	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 06 2022 20:48:00	Comenity, PO Box 183003, Columbus, OH 43218-3003
519764783	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 06 2022 20:48:00	Comenity Bank, Attention: Bankruptcy, P0 Box 182686, Columbus, OH 43218-2686
519764787	+ Email/PDF: creditonebknottifications@resurgent.com		
		Dec 06 2022 20:47:22	Credit One Bank, P0 Box 80015, Los Angeles, CA 90080-0015
519764786	+ Email/PDF: creditonebknottifications@resurgent.com		
		Dec 06 2022 20:47:37	Credit One Bank, 585 S. Pilot Street, Las Vegas, NV 89119-3619
519764785	+ Email/PDF: creditonebknottifications@resurgent.com		
		Dec 06 2022 20:47:22	Credit One Bank, P0 Box 98873, Las Vegas, NV 89193-8873
519764791	Email/Text: mrdiscen@discover.com		
		Dec 06 2022 20:48:00	Discover, PO Box 30943, Salt Lake City, UT 84130
519764793	Email/Text: mrdiscen@discover.com		
		Dec 06 2022 20:48:00	Discover, PO Box 30957, Salt Lake City, UT 84130
519764794	Email/Text: mrdiscen@discover.com		
		Dec 06 2022 20:48:00	Discover Financial Services Llc, P0 Box 15316, Wilmington, DE 19850
519764818	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 06 2022 20:57:56	Macy's, 9111 Duke Blvd., Mason, OH 45040
519764817	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 06 2022 20:58:03	Macy's, P.O. Box 4564, Carol Stream, IL 60197-4564
519764820	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 06 2022 20:47:52	Macy's, PO Box 4563, Carol Stream, IL 60197-4563
519764819	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 06 2022 20:47:39	Macy's, PO Box 4580, Carol Stream, IL 60197-4580
519764822	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 06 2022 20:47:52	Macy's, PO Box 8053, Mason, OH 45040
519764825	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 06 2022 20:58:10	Macy's Visa, P0 Box 745012, Cincinnati, OH 45274

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519764827	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:57:56	Macy's Visa, PO Box 9001108, Louisville, KY 40208
519764828	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:57:56	Macys, PO Box 8218, Mason, OH 45040
519764792	Email/Text: mrdiscen@discover.com	Dec 06 2022 20:48:00	Discover, PO Box 30399, Salt Lake City, UT 84130
519764790	Email/Text: mrdiscen@discover.com	Dec 06 2022 20:48:00	Discover, PO Box 5019, Sandy, UT 84091-5019
519764789	Email/Text: mrdiscen@discover.com	Dec 06 2022 20:48:00	Discover, PO Box 5044, Sandy, UT 84091-5044
519764796	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 06 2022 20:48:00	FIA Card Services, NA, PO Box 15137, Wilmington, DE 19850-5137
519764797	+ Email/Text: fggbanko@fgny.com	Dec 06 2022 20:48:00	Forster, Garbus & Garbus, Attorneys At Law, 7 Banta Place, Hackensack, NJ 07601-5604
519764800	+ Email/Text: fggbanko@fgny.com	Dec 06 2022 20:48:00	Foster, Garbus & Garbus, Attorneys At Law, 7 Banta Place, Hackensack, NJ 07601-5604
519764803	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2022 20:47:06	JC Penny, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
519764804	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2022 20:47:13	JCPenny, PO Box 530945, Atlanta, GA 30353-0945
519764805	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2022 20:47:08	JCPenny, PO Box 981131, El Paso, TX 79998-1131
519764806	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2022 20:47:35	JCPenny, PO Box 960090, Orlando, FL 32896-0090
519764807	+ Email/Text: bankruptcies@jnrcollects.com	Dec 06 2022 20:49:00	JNR Adjustment Company, PO Box 27070, Minneapolis, MN 55427-0070
519764808	+ Email/Text: bankruptcies@jnrcollects.com	Dec 06 2022 20:49:00	JNR Adjustment Company, 7001 E Fish Lake Rd Ste, Maple Grove, MN 55311-2841
519764746	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 06 2022 20:47:46	Cardmember Services, PO Box 8650, Wilmington, DE 19899
519764745	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 06 2022 20:47:46	Cardmember Services, PO Box 15153, Wilmington, DE 19886
519764750	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 06 2022 20:46:58	Chase Bank, PO Box 15298, Wilmington, DE 19850
519764752	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 06 2022 20:47:46	Chase Bank, PO Box 15153, Wilmington, DE 19886
519764755	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 06 2022 20:47:46	Chase Bank, PO Box 183164, Columbus, OH 43218
519764753	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 06 2022 20:46:59	Chase Bank, PO Box 659732, San Antonio, TX 78265
519764757	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 06 2022 20:47:46	Chase Bank, PO Box 901060, Fort Worth, TX 76101
519764754	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 06 2022 20:47:46	Chase bank, PO Box 659409, San Antonio, TX 78265
519764809	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 06 2022 20:48:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
519764810	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 06 2022 20:48:00	Kohl's, PO Box 3004, Milwaukee, WI 53201-3004
519764811	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 06 2022 20:48:00	Kohls, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
519764815	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2022 20:47:39	LVNV, 55 Beattie Place, Greenville, SC 29601-5115
519764816	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2022 20:57:56	LVNV Funding, Attn: Resurgent Capital, 15 South

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			Main Street, Greenville, SC 29601-2743
519764842	Email/Text: Bankruptcy@mjrf.com	Dec 06 2022 20:48:00	Mullooly, Jeffrey, Rooney & Flynn, 6851 Jericho Turnpike Suite 220, PO Box 9036, Syosset, NY 11791
519764844	Email/Text: Bankruptcy@mjrf.com	Dec 06 2022 20:48:00	Mullooly, Jeffrey, Rooney & Flynn, 6851 Jericho Turnpike Suite 220, Syosset, NY 11791
519764843	Email/Text: Bankruptcy@mjrf.com	Dec 06 2022 20:48:00	Mullooly, Jeffrey, Rooney & Flynn, PO Box 9036, 16th Floor, Syosset, NY 11791
519764836	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 06 2022 20:48:00	Midland Credit Management, 350 Carmino De La Reina, Suite 100, San Diego, CA 92108-3007
519764835	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 06 2022 20:48:00	Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
519764837	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 06 2022 20:48:00	Midland Funding, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255
519764839	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 06 2022 20:48:00	Midland Funding, Attn: Bankruptcy, P0 Box 939069, San Diego, CA 92193-9069
519764840	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 06 2022 20:48:00	Midland Funding, P0 Box 2001, Warren, MI 48090-2001
519764854	Email/Text: Bankruptcy.Notices@pnc.com	Dec 06 2022 20:48:00	PNC, 2730 Liberty Avenue, Pittsburgh, PA 15222
519764864	Email/Text: Bankruptcy.Notices@pnc.com	Dec 06 2022 20:48:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
519764871	Email/Text: Bankruptcy.Notices@pnc.com	Dec 06 2022 20:48:00	PNC Bank, Attn: Customer Service, PO Box 609, Pittsburgh, PA 15230
519764861	Email/Text: Bankruptcy.Notices@pnc.com	Dec 06 2022 20:48:00	PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
519764878	Email/Text: Bankruptcy.Notices@pnc.com	Dec 06 2022 20:48:00	PNC Mortgage, PO Box 1820, Dayton, OH 45401
519764855	Email/Text: Bankruptcy.Notices@pnc.com	Dec 06 2022 20:48:00	Pnc Bank, P0 Box 5570, Cleveland, OH 44101
519764877	Email/Text: Bankruptcy.Notices@pnc.com	Dec 06 2022 20:48:00	Pnc Bank Na, P0 Box 3180, Pittsburgh, PA 15230
519764876	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 06 2022 20:48:00	PNC Bank, PO Box 15137, Wilmington, DE 19886-5137
519764884	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 06 2022 20:47:23	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
519764887	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 06 2022 20:47:38	Portfolio Recovery, 140 Corporate Blvd., Norfolk, VA 23502
519764886	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 06 2022 20:47:23	Portfolio Recovery, 140 Corporate Blvd., Ste. 1, Norfolk, VA 23502
519764879	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 06 2022 20:47:23	Portfolio Recovery, Attn: Bankruptcy, P0 Box 41067, Norfolk, VA 23541
519764845	Email/Text: signed.order@pfwattorneys.com	Dec 06 2022 20:48:00	New Century Financial, LLC, Attn: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
519764893	Email/Text: signed.order@pfwattorneys.com	Dec 06 2022 20:48:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
519764894	Email/Text: signed.order@pfwattorneys.com	Dec 06 2022 20:48:00	Pressler & Pressler ESQ, 7 Entin Road, Parsippany, NJ 07054
519764895	Email/Text: signed.order@pfwattorneys.com	Dec 06 2022 20:48:00	Pressler & Pressler ESQ PC, 7 Entin Road, Parsippany, NJ 07054
519764896	Email/Text: signed.order@pfwattorneys.com	Dec 06 2022 20:48:00	Pressler And Pressler, Attorneys, 7 Entin Road, Parsippany, NJ 07054
519764897	Email/Text: signed.order@pfwattorneys.com	Dec 06 2022 20:48:00	Pressler, Felt, & Warshaw, LLP, 7 Entin Road,

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			Parsippany, NJ 07054
519764899	Email/Text: signed.order@pfwattorneys.com	Dec 06 2022 20:48:00	Pressler, Felt, & Warshaw, LLP ESQ, 7 Entin Road, Parsippany, NJ 07054
519764907	^ MEBN	Dec 06 2022 20:39:38	Resurgent, PO Box 1410, Troy, MI 48099-1410
519764908	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2022 20:57:56	Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
519764910	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2022 20:47:38	Resurgent Capital Services, L.P., 15 S. Main St., Ste. 600, Greenville, SC 29601-2768
519764930	Email/Text: EBN@seliplaw.com	Dec 06 2022 20:48:00	Selip and Stylianou, 199 Crossways Park Drive, PO Box 9004, Woodbury, NY 11797
519764914	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:58:03	Sears, PO Box 182532, Columbus, OH 43218
519764912	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:47:52	Sears, PO Box 6282, Sioux Falls, SD 57117-6282
519764916	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:58:03	Sears Credit, PO Box 6282, Sioux Falls, SD 57117-6282
519764921	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:47:39	Sears Credit Card, PO Box 78051, Phoenix, AZ 85062-8051
519764919	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:57:57	Sears Credit Card, PO Box 183081, Columbus, OH 43218-3081
519764920	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:57:56	Sears Credit Card, PO Box 183082, Columbus, OH 43218-3082
519764918	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:58:10	Sears Credit Card, PO Box 6282, Sioux Falls, SD 57117-6282
519764922	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:58:10	Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282
519764924	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:47:39	Sears Credit Cards, PO Box 183081, Columbus, OH 43218-3081
519764923	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:57:57	Sears Credit Cards, PO Box 183082, Columbus, OH 43218-3082
519764927	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:47:51	Sears Gold Mastercard, PO Box 6922, The Lakes, NV 88901-0001
519764926	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2022 20:57:56	Sears Gold Mastercard, PO Box 182156, Columbus, OH 43218-2156
519764936	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2022 20:47:02	Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
519764939	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2022 20:47:11	Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
519764937	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2022 20:47:47	Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013
519764938	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2022 20:47:46	Synchrony Bank, PO Box 965015, Orlando, FL 32896-5015
519764941	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2022 20:47:35	Synchrony Bank, PO Box 965024, Orlando, FL 32896-5024
519764935	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2022 20:47:12	Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
519766914	+ Email/PDF: gecsed@recoverycorp.com	Dec 06 2022 20:47:48	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519764945	Email/Text: bankruptcy@td.com	Dec 06 2022 20:48:00	TD Bank, PO Box 8400, Lewiston, ME 04243
519764947	Email/Text: bankruptcy@td.com	Dec 06 2022 20:48:00	TD Banknorth, Operations Center, PO Box 1377,

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			Lewiston, ME 04243
519764942	+ Email/Text: bncmail@w-legal.com	Dec 06 2022 20:48:00	Target, PO Box 673, Minneapolis, MN 55440-0673
519764943	+ Email/Text: bncmail@w-legal.com	Dec 06 2022 20:48:00	Target, 3901 West 53rd St., Sioux Falls, SD 57106-4216
519764944	+ Email/Text: bncmail@w-legal.com	Dec 06 2022 20:48:00	Target, PO Box 660170, Dallas, TX 75266-0170
519764795	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 06 2022 20:48:00	Elan Financial Service, 777 E Wisconsin Avenue, Milwaukee, WI 53202
519764952	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 06 2022 20:48:00	US Bank, 4801 Frederica Street, Owensboro, KY 42301
519764951	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 06 2022 20:48:00	US Bank, PO Box 108, Saint Louis, MO 63166
519764949	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 06 2022 20:48:00	US Bank, PO Box 5227, Cincinnati, OH 45201
519764950	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 06 2022 20:48:00	US Bank, PO Box 790408, Saint Louis, MO 63179
519764953	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 06 2022 20:48:00	US bank, PO Box 6352, Fargo, ND 58125
519764955	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 06 2022 20:47:36	Wells Fargo, PO Box 31557, Billings, MT 59107-1557
519764958	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 06 2022 20:47:50	Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347
519764961	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 06 2022 20:48:00	World Financial Network Bank, 220 W. Schrock Road, Westerville, OH 43081-2873

TOTAL: 158

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519764705	*+	Asmaa Hanafy, 151 Burhans Avenue, Haledon, NJ 07508-1441
519764713	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982235, El Paso, TX 79901
519764714	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982235, El Paso, TX 79901
519764766	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court:, Citibank Sd, Na, Attn: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195
519764732	*+	Calvary Portfolio Services, Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321
519764734	*+	Capital One, PO Box 85617, Richmond, VA 23285-5617
519764744	*+	Capital One, NA, Capital One Bank (USA) N.A., PO Box 30285, Salt Lake City, UT 84130-0285
519764774	*+	CitiCards, PO Box 6345, The Lakes, NV 88901-0001
519764762	*	Citibank, PO Box 6405, The Lakes, NV 88901-6405
519764764	*+	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
519764768	*+	Citibank Sd, Na, Pob 6241, Sioux Falls, SD 57117-6241
519764769	*+	Citibank Sd, Na, Pob 6241, Sioux Falls, SD 57117-6241
519764772	*+	Citicards, PO Box 6500, Sioux Falls, SD 57117-6500
519764773	*+	Citicards, PO Box 6500, Sioux Falls, SD 57117-6500
519764784	*+	Comenity Bank, Attention: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686
519764788	*+	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
519764824	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Macy's, 9111 Duke Blvd., Mason, OH 45040
519764821	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Macy's, PO Box 4583, Carol Stream, IL 60197
519764829	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Macys, PO Box 8218, Mason, OH 45040
519764830	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Macys, PO Box 8218, Mason, OH 45040
519764751	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, PO Box 15298, Wilmington, DE 19850
519764756	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase bank, PO Box 659409, San Antonio, TX 78265

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519764812	*+	Kohls, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
519764838	*+	Midland Funding, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255
519764851	*+	NYC Department of Finance, Parking Violations Operations, Peck Slip Station, PO Box 2337, New York, NY 10272-2337
519764850	*	NYC Department of Finance, Parking Violations Operations, JAF Station, PO Box 1724, New York, NY 10116-1724
519764867	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
519764872	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
519764863	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
519764868	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
519764856	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, P0 Box 5570, Cleveland, OH 44101
519764857	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, P0 Box 5570, Cleveland, OH 44101
519764873	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Po Box 5570, Cleveland, OH 44101
519764862	*	PNC Bank, Attn: Consumer Assistance Team, PO Box 1326, Pittsburgh, PA 15230
519764870	*	PNC Bank, Attn: Consumer Assistance Team, PO Box 1326, Pittsburgh, PA 15230
519764888	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
519764889	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
519764890	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
519764891	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
519764885	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd., Ste. 1, Norfolk, VA 23502
519764880	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, P0 Box 41067, Norfolk, VA 23541
519764881	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, P0 Box 41067, Norfolk, VA 23541
519764882	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, P0 Box 41067, Norfolk, VA 23541
519764883	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, P0 Box 41067, Norfolk, VA 23541
519764846	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, New Century Financial, LLC, Attn: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
519764898	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt, & Warsaw, LLP, 7 Entin Road, Parsippany, NJ 07054
519764900	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt, & Warsaw, LLP ESQ, 7 Entin Road, Parsippany, NJ 07054
519764901	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt, & Warsaw, LLP ESQ, 7 Entin Road, Parsippany, NJ 07054
519764865	*+	Pnc Bank, 103 Bellevue Pkwy, Wilmington, DE 19809-3701
519764909	*+	Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
519764911	*+	Resurgent Capital Services, L.P., 15 S. Main St., Ste. 600, Greenville, SC 29601-2768
519764913	*+	Sears, P0 Box 6282, Sioux Falls, SD 57117-6282
519764917	*+	Sears Credit, P0 Box 6282, Sioux Falls, SD 57117-6282
519764925	*+	Sears Credit Cards, PO Box 183081, Columbus, OH 43218-3081
519764933	*	State of New Jersey, Department of Labor, PO Box 951, Trenton, NJ 08625-0951
519764940	*+	Synchrony Bank, Po Box 965015, Orlando, FL 32896-5015
519764948	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, Us Bank, 205 W 4th Street, Cincinnati, OH 45202
519764954	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, Us Bank Rms Cc, 205 W 4th Street, Cincinnati, OH 45202

TOTAL: 0 Undeliverable, 58 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

User: admin

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Date Rcvd: Dec 06, 2022

Form ID: pdf901

Total Noticed: 216

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Dennis P Uhlmann, Jr	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION duhlmann@martonelaw.com, Bky@martonelaw.com
Herbert B. Raymond	on behalf of Debtor Safi M Hanafy herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5